



# Medinet Protection Plan

Cover for critical illness and non-medical  
expenses due to hospitalisation

## Group Policy

Underwritten by Guardrisk Life Ltd and  
Guardrisk Insurance Company Ltd



MILADYS



sheet•street

MRP

APRIL\_2017

# Medinet Protection Plan

Cover for critical illness and non-medical expenses due to hospitalisation

Underwritten by Guardrisk Life Limited

If you should suffer a critical illness as defined below during the period of insurance, we will pay you a benefit of R30,000. If, during a period of insurance, you are hospitalised for more than 3 (three) consecutive nights, we shall pay you a benefit of R3,000. If, during the period of insurance, a critical illness claim or hospitalisation claim is paid out to you in terms of cover provided under this policy, you will qualify for a further benefit of R15,000 paid to you over a three month period - R5,000 x 3 (three) months, to boost your income. Cover is also available for your partner at an additional premium as indicated in this policy wording.

## Medinet Protection Plan

Description	Benefits	Waiting Period
<b>Medinet Account Holder Option</b> <ul style="list-style-type: none"><li>Account Holder</li></ul>	<ul style="list-style-type: none"><li>Critical illness R30,000</li><li>Hospitalisation R3,000 for more than 3 (three) consecutive nights</li><li>Income booster R5,000 x 3 (three) months</li></ul>	90 (ninety) days from inception date
<b>Medinet Joint Option</b> <ul style="list-style-type: none"><li>Account Holder</li><li>Partner</li></ul>	<ul style="list-style-type: none"><li>Critical illness R30,000</li><li>Hospitalisation R3,000 for more than 3 (three) consecutive nights</li><li>Income booster R5,000 x 3 (three) months</li></ul>	90 (ninety) days from inception date

## Exclusions (applicable to all options)

### Critical Illness Cover

- Self-inflicted injury, suicide or attempted suicide.
- Any medical condition that was present prior to the start date.
- Any medical condition for which you received treatment and advice within the 12 (twelve) months prior to the start date and for which you want to claim after the start date.
- War, riot, radioactive contamination, nuclear accidents and similar risks.
- Your participation in a criminal act.
- Your participation in a hazardous pursuit such as flying, hang-gliding, scuba diving or mountain climbing.

- You being under the influence of, or above the legal limit of, alcohol intake or drug abuse irrespective of whether such action directly or indirectly caused the event giving rise to a claim.
- Refusing medical treatment as recommended by a medical practitioner.
- Any condition which arises within 90 (ninety) days after the start date of this policy.
- Pregnancy, childbirth, termination of pregnancy, miscarriage and related complications.
- A medical procedure undertaken at your request, which in the opinion of a doctor is not necessary to maintain the quality of life.
- Unreasonable failure to obtain or follow medical advice.
- A critical illness arising while you were working outside of RSA for any period in excess of 3 (three) consecutive months.

### **Hospitalisation Cover**

- All items listed under Critical Illness Cover.
- Any psychiatric or mental disorders.

## **Important Definitions**

### **Critical Illness**

One or more of the following conditions: Heart Attack, Cancer, Stroke, Major Organ Transplant, Coronary Artery Disease requiring bypass surgery and Kidney Failure. A critical illness must be confirmed by a doctor with the applicable specialist knowledge.

### **Hospital**

A hospital does not include any institution which is primarily a rest or convalescent facility, rehabilitation wards or centres, a place for custodial care, hospices, a facility for the aged or alcoholics or drug addicts or for the treatment of psychiatric or mental disorders, or a nursing home even if it is registered as a hospital or clinic.

### **Hospitalisation**

Being admitted in hospital as a resident in-patient because of an accident or illness for more than 3 (three) consecutive nights. This is not a medical aid. Cover is provided for non-medical expenses due to hospitalisation.

## Who Qualifies for Insurance Cover?

- A MRP Money/Miladys/Sheet Street account holder.
- Spouse/partner of the account holder.
- Account holder and partner 18-60 (eighteen to sixty) years at inception of the policy.
- Good health at the inception of the policy.
- Live, and have the right to permanently reside, in RSA.
- You must apply for cover and pay the premiums.
- Adhere to the terms and conditions of the policy.
- Provide evidence, as and when requested, regarding the validity of a hospitalisation claim.
- Be under the continuous care of a doctor in respect of the reason for hospitalisation.
- The claim event must occur within RSA.

## What to Do in the Event of a Claim

1. Notify MRP Insurance immediately. (see Contact Information on page 7)
2. A claim form will be sent to you.
3. Complete the claim form, sign it and return it to MRP Insurance within 30 (thirty) days. Ensure that you have completed all sections of the claim form and that you have sent all relevant documentation to MRP Insurance in order for your claim to be processed on time.
4. We may ask you to provide proof of the circumstances of the loss or any other evidence that is required.
5. Should you need any assistance in completing your claim form, please contact MRP Insurance. (see Contact Information on page 7)
6. You only have 120 days (4 months) from the event date to submit a claim.

## When Will the Insurance Cover End?

- If a benefit is paid in respect of critical illness or hospitalisation.
- You fail to pay the monthly premium.
- If we advise you that the policy will be cancelled, we will provide you with written notice 30 (thirty) days prior.
- If you advise us that the insurance cover must be cancelled, we require 30 (thirty) days written notice.
- You close your account with MRP Money/Miladys/Sheet Street.

## Do's and Don'ts

Do's	Don'ts
<ul style="list-style-type: none"><li>• Keep to the terms and conditions of this policy.</li><li>• Complete all forms in ink.</li><li>• Keep notes of what is said to you and all documents handed to you.</li></ul>	<ul style="list-style-type: none"><li>• Don't give false or misleading information when you apply for insurance cover.</li><li>• Don't submit false claims.</li><li>• Don't sign any blank or partially completed forms.</li><li>• Don't be pressurised to enter into this policy.</li></ul>

## What to Watch Out For

- If you don't keep to the terms and conditions of this policy, you will not be entitled to any benefit under this policy.
- This policy shall be voidable in the event of any non-disclosure, misrepresentation or misdescription of a material fact.
- If we decline any claim and legal action is not taken against us within 12 (twelve) months from the date of our decision then all benefits under this policy in respect of such claim shall be forfeited.
- The cover provided under this policy is conditional upon, and will only come into effect following, payment of the premium by the Policy Holder and the receipt thereof by, or on behalf of, MRP Insurance.
- If you give false or misleading information when you applied for cover under this policy, and this information affected the decision to insure you, your cover under this policy will end.
- If any benefit is paid as a result of your false claim, you will have to repay any benefit you have received and we have the right to take any action deemed appropriate.
- We have the right to change or cancel your insurance cover under this policy. You will be notified at least 30 (thirty) days before the change or cancellation takes effect.

- We have the right to change your insurance structure and premium structure under this policy. You will be notified at least 30 (thirty) days before the change takes effect.
- The rights under this policy cannot be transferred to anybody else and the policy cannot be used to protect any person other than yourself, your spouse and a maximum of 4 (four) dependent children under the age of 18 (eighteen).
- When your cover under this policy comes to an end it will not have a cash value.
- This policy acquires no surrender, paid up or loan value.
- For the purpose of disclosure of private underwriting and claims information, you consent and acknowledge that the sharing of claims information and underwriting information (including credit information) between Insurers is essential to enable the Insurance Industry to underwrite policies and assess risks fairly, and to reduce the incidence of fraudulent claims, and accordingly you waive your rights of privacy of insurance information in respect of any claim made.
- You also acknowledge that the information provided by you may be verified against other legitimate sources or databases. You also waive any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning you.
- You are entitled to cancel the policy within 30 (thirty) days from its commencement date - cancellation request must be in writing.
- You will always be given a reason for claims not being paid.
- You will always be entitled to a copy of this policy and/or a copy of a voice recording at no extra cost.

## **Complaints Procedure**

1. Contact MRP Insurance on 0861 000 518.
2. Your complaints will be immediately assigned to a complaints worklist.
3. You will be contacted by an agent within 24 hours after lodging your complaint.
4. We will acknowledge receipt of your complaint in writing and will send you a copy of our complaints resolution policy.
5. We will provide you with regular updates while we are working on the complaint.
6. We will confirm the resolution of your complaint to you in writing upon completion.
7. If not resolved to your satisfaction, you may lodge a complaint with the Ombudsman, details listed on the last page.
8. MRP Insurance embraces the principles of treating customers fairly.

## Premium Information

- Your monthly premium will form part of your monthly MRP Money/Miladys/Sheet Street account payment and is payable on your account due date.
- If the premium is not paid within 15 (fifteen) days of the due date your insurance cover will end.
- Your monthly premium is broken down as follows:

Description		Premium
Medinet Account Holder Option	Total monthly premium	R50.00
	Commission and fee content included	R10.00
Medinet Joint Option	Total monthly premium	R65.00
	Commission and fee content included	R13.00

## Who to Contact When?

Description	Contact Information
To report a claim or any claim related queries	Call: 0861 000 518 or Email: insuranceclaims@mrpg.com
General queries and complaints	Email: insuranceinfo@mrpg.com
To cancel your policy	Email: cancelinsurance@mrpg.com
For complaints that are not resolved by your administrator	INSURER
For complaints that are not resolved by the insurer	LIFE OMBUDSMAN
For complaints about advice and the Intermediary service provider	FAIS OMBUDSMAN

## Statutory Notice to Long Term Insurance Policyholders

You have the right to the following information:

Intermediary	Administrator	Insurer
<p>Mr Price Group LTD, FSP 31450</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2</li><li>• Short Term Personal Lines</li><li>• Short Term Commercial Lines</li></ul> <p>65 Masabalala Yengwa Ave, Durban, 4001 PO Box 912, Durban 4000 Tel: 031 310 8000 Fax: 031 304 3725</p> <p><b>Compliance Officer</b> Debbie Smith ICMS - practise No. 4851 Tel: 072 550 8238 Fax: 086 606 9660</p> <p>Has a written mandate to act on behalf of the insurer. Has a professional indemnity cover in force. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>	<p>Mr Price Group LTD, FSP 31450</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2</li><li>• Short Term Personal Lines</li><li>• Short Term Commercial Lines</li></ul> <p>380 Dr Pixley Kaseme Street, Durban, 4001 PO Box 4996, Durban, 4000 Tel: 031 367 3311 Fax: 031 328 4473</p> <p><b>Compliance Officer</b> Debbie Smith ICMS - practise No. 4851 Tel: 072 550 8238 Fax: 086 606 9660</p> <p>Has a written mandate to act on behalf of the insurer. Has a professional indemnity cover in force. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>	<p>Guardrisk Life LTD, FSP 76</p> <ul style="list-style-type: none"><li>• Long Term category A, B1, B2, C</li></ul> <p>PO Box 786015, Sandton 2146 Tel: 011 699 1000 Fax: 011 669 2792</p> <p><b>Compliance</b> compliance@guardrisk.co.za</p> <p>Has a written agreement in place with the intermediary. Has a TCF policy in place. Has a complaints resolution policy in place. Has a gift register in place. Has a conflict of interest policy in place.</p>
Long Term Insurance Ombudsman	Registrar of Long Term Insurance	FAIS Ombudsman
<p>Long Term Ombudsman Private Bag X45, Claremont, 7735 Tel: 021 657 5000 Fax: 021 674 0951 Email: info@ombud.co.za</p>	<p>Financial Services Board PO Box 35655, Menlo Park, 0120 Tel: 021 428 8000 Fax: 021 347 0221 Email: info@fsb.co.za</p>	<p>FAIS Ombudsman PO Box 74571, Lynwood Ridge, 0040 Tel: 012 470 9080 Fax: 012 348 3447 Email: info@faisombud.co.za</p>

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